B18 (Official Form 18) (12/07)

### UNITED STATES BANKRUPTCY COURT

Middle District of North Carolina

101 S. Edgeworth Street Greensboro, NC 27401

Bankruptcy Case No.: 09-81019

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Samora Sloan xxx-xx-9844 2117 Bedford St

Apt.11 Durham, NC 27707

Debtor(s)

Chapter: 7

### **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/24/09

Catharine R. Carruthers

United States Bankruptcy Judge

Cathaune 2. Carrothers

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

### UNITED STATES BANKRUPTCY COURT

Middle District of North Carolina 101 S. Edgeworth Street Greensboro, NC 27401

Bankruptcy Case No.: 09-11500

IN THE MATTER OF:
Juanita T Thomasson xxx-xx-9974
George W Thomasson Jr. xxx-xx-6226
2112 Forest Edge Dr.
Greensboro, NC 27406

Debtor(s)

### CLERK'S NOTICE OF BANKRUPTCY ADMINISTRATOR'S STATEMENT THAT NO PRESUMPTION OF ABUSE HAS ARISEN UNDER 11 U.S.C. § 707(b)(2)

As required by 11 U.S.C. § 704(b)(1)(A), the Bankruptcy Administrator has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2), and, pursuant to 11 U.S.C. § 704(b)(2) and § 707(b)(2), the Bankruptcy Administrator has determined that the debtor's(s') case is not presumed to be an abuse of the provisions of Chapter 7 under 11 U.S.C. s 707(b)(2).

Dated: 9/24/09	Reid Wilcox
	CLERK OF COURT

SAT-76804 0418-1 239 09-81019 U.S. Bankruptcy Court P.O. Box 26100 Greensboro, NC 27420-6100

**Electronic Bankruptcy Noticing** 

## Go Green!

Sign up for electronic notices. FREE!

Join the thousands of people who have already switched.

Receive notices 24 X 7 and days faster than through US Mail.

Try our new Email Link service.

To find out how, visit: <a href="http://EBN.uscourts.gov">http://EBN.uscourts.gov</a>

# **OFFICIAL BUSINESS**

UNITED STATES BANKRUPTCY COURT CONTAINS NOTICE of a PROCEEDING UNITED STATES BANKRUPTCY COURT PENALTY FOR PRIVATE USE, \$300

> THE COLD FOR SHOW SHOWS AND UNITED STATES COURTS PERMIT NO. G-18

POSTAGE & FEES PAID

FIRST-CLASS MAIL

PRESORTED

**FIRST-CLASS MAIL** 

27402@6100

C)

NIXIE

60/20/0T 00

NOT DELIVERABLE AS ADDRESSED UNABLE TO FORWARD

\*0499-10999-02-25

27402610000

